United States Bankruptcy Court Northern District of Illinois				Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Middle): Navta, Mary Elizabeth			Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): None		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc.Sec.No./Complete EIN or than one, state all): 4099	other Tax ID No. (if more	Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all):				
Street Address of Debtor (No. and Street, City, a 7606 Pheasant Rd	and State)	Street Addres	s of Joint Debtor (No. and Str	reet, City, and State		
Wonder Lake, IL	ZIPCODE 60097	_		ZIPCODE		
County of Residence or of the Principal Place of	Business:	County of Re	sidence or of the Principal Pla	ace of Business:		
Mchenry Mailing Address of Debtor (if different from stre	not address).	Moiling Adds	ess of Joint Debtor (if differen	nt from street address):		
Maining Address of Debtor (if different from site	et address).	Walling Addi	ess of Joint Debtor (if differen	iit from street address).		
	ZIPCODE			ZIPCODE		
Location of Principal Assets of Business Debtor	(if different from street address a	above):		ZIPCODE		
Type of Debtor (Form of Organization) (Check one box) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (if debtor is not one of the above entities, check this box and state type of entity below) ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Application for the court's consideration to pay fee except in installments. Rule 1006c ☐ Filing Fee waiver requested (applicable to chattach signed application for the court's consideration fo	able to individuals only) Must a on certifying that the debtor is un (b). See Official Form No. 3A. hapter 7 individuals only). Must	trach check able A	the Petition Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Natu (Che Debts are primarily co debts, defined in 11 U §101(8) as "incurred b individual primarily fo personal, family, or ho purpose." cone box: Chapter 11 D ebtor is a small business as de ebtor is not a small business as de ebtor is not a small business as if: ebtor's aggregate noncontinge wed to insiders or affiliates) ar all applicable boxes plan is being filed with this pe	Debts are primarily business debts or a pousehold Debtors If fined in 11 U.S.C. § 101(51D) If s defined in 11 U.S.C. § 101(51D) If the state of		
Statistical/Administrative Information Debtor estimates that funds will be available for dist Debtor estimates that, after any exempt property is e expenses paid, there will be no funds available for d	excluded and administrative	me	ore classes, in accordance with	h 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY		
Estimated Number of Creditors 1- 50- 100- 200- 1000- 5,001- 10,001- 25,001-		25 001- 50	,001- OVER			
49 99 199 999 500			0,000 100,000			
Estimated Assets						
\$10,000 \$10,000 to \$100,000		\$1 million to \$100 million	More than \$100 million			
Estimated Liabilities \$\sqrt{1} \bigsim_{\$50,000}^{\$0 to} \sqrt{100,000} \tag{550,000} to \\ \$100,000}	\$100,000 to \$1 million	\$1 million to \$100 million	More than \$100 million			

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Voluntary Pet (This page must be	tition Completed and filed in every case)	Page of Debtot(s): Mary Elizabeth Navta	
4	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)	•
Location Where Filed:	NONE	Case Number: Date Filed:	
Location Where Filed:	N.A.	Case Number:	Date Filed:
	nkruptcy Case Filed by any Spouse, Partner	<u> </u>	an one, attach additional sheet)
Name of Debtor:	NONE	Case Number:	Date Filed:
District:		Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) I, the attorney for the petitioner named in the foregoing purchase the petitioner that [he or she] may proceed under chapter States Code, and have explained the relief available under I further certify that I delivered to the debtor the notice remaining that I delivered to the debtor that I delivered to the debtor the notice remaining that I delivered to the debtor that I delivered to the d		btor is an individual rily consumer debts) egoing petition, declare that I have informed chapter 7, 11, 12, or 13 of title 11, United ble under each such chapter. notice required by § 342(b) of the 28 November 2007	
		X /s/ Scott A. Bentley Signature of Attorney for Debtor(s)	Date
I _	n or have possession of any property that poses or is alleged whibit C is attached and made a part of this petition.	bit C I to pose a threat of imminent and identifiable \mathbf{k}	narm to public health or safety?
Exhibit D If this is a joint pet	by every individual debtor. If a joint petition is filed, each completed and signed by the debtor is attached and made a	a part of this petition.	hibit D.)
		arding the Debtor - Venue	
₫	(Check ar Debtor has been domiciled or has had a residence, princi immediately preceding the date of this petition or for a lo	ny applicable box) pal place of business, or principal assets in this singer part of such 180 days than in any other D	District for 180 days istrict.
	There is a bankruptcy case concerning debtor's affiliate,	general partner, or partnership pending in this I	District.
	Debtor is a debtor in a foreign proceeding and has its prin or has no principal place of business or assets in the Unit court] in this District, or the interests of the parties will be	ed States but is a defendant in an action or proc	eeeding [in federal or state
	Statement by a Debtor Who Resider (Check all ap	s as a Tenant of Residential Propert oplicable boxes)	ty
	Landlord has a judgment for possession of debtor's resid)
	(Name of	landlord or lessor that obtained judgment)	
	(Address	of landlord or lessor)	
	Debtor claims that under applicable non bankruptcy law, cure the entire monetary default that gave rise to the judg	there are circumstances under which the debto	
	Debtor has included in this petition the deposit with the operiod after the filing of the petition.	court of any rent that would become due during	the 30-day

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Voluntary Petition

Document

Rage 3 of 43.

(This page must be completed and filed in every case)

Mary Elizabeth Navta

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Mary Elizabeth Navta

Signature of Debtor

X_

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

28 November 2007

Date

Signature of a Foreign Representative of a Recognized Foreign Proceedings

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign main proceeding, and that I am authorized to file this petition.

(Check only one box.)

П	I request relief in accordance with chapter 15 of title 11, United States
	Code. Certified copies of the documents required by § 1515 of title 11 are
	attached.

	Pursuant to § 1511 of title 11United States Code, I request relief in accordance
_	with the chapter of title 11 specified in this petition. A certified copy of the
	order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

(Date)

Signature of Attorney

X /s/ Scott A. Bentley

Signature of Attorney for Debtor(s)

SCOTT A. BENTLEY 6191377

Printed Name of Attorney for Debtor(s)

Firm Name

661 Ridgeview Drive

Address

McHenry, IL 60050

815-385-0669

Telephone Number

28 November 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X_

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address	

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Mary Elizabeth Navta	Case No
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh.	D (10/06) – Cont.
unable to obtain the se following exigent circu so I can file my bankru	t I requested credit counseling services from an approved agency but was rivices during the five days from the time I made my request, and the umstances merit a temporary waiver of the credit counseling requirement aptcy case now. [Must be accompanied by a motion for determination by a exigent circumstances here.]
order approving your the first 30 days after agency that provided developed through the for cause and is limit within the 30-day per your case. If the cour	satisfied with the reasons stated in your motion, it will send you an request. You must still obtain the credit counseling briefing within you file your bankruptcy case and promptly file a certificate from the the briefing, together with a copy of any debt management plan agency. Any extension of the 30-day deadline can be granted only ed to a maximum of 15 days. A motion for extension must be filed riod. Failure to fulfill these requirements may result in dismissal of it is not satisfied with your reasons for filing your bankruptcy case g a credit counseling briefing, your case may be dismissed.
applicable statement.] Incapace illness or ment decisions with Disability extent of being briefing in personal control of the control of th	quired to receive a credit counseling briefing because of: [Check the [Must be accompanied by a motion for determination by the court.] bity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental al deficiency so as to be incapable of realizing and making rational respect to financial responsibilities.); bity. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the quable, after reasonable effort, to participate in a credit counseling son, by telephone, or through the Internet.); military duty in a military combat zone.
	States trustee or bankruptcy administrator has determined that the credit at of 11 U.S.C. § 109(h) does not apply in this district.
I certify under correct.	r penalty of perjury that the information provided above is true and
Signature of Debtor:	/s/ Mary Elizabeth Navta
	MARY ELIZABETH NAVTA

Date: 28 November 2007

FORM 6. SCHEDULES

Summary of Schedules

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

Form	B6/
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In re	Mary Elizabeth Navta	Case No.
	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				
	Tota	al	0.00	

(Report also on Summary of Schedules.)

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In re	Mary Elizabeth Navta	Case No.	
	Debtor	(If known)	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on hand Debtors possession		50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account # TCF Bank 4930 N. Milwaukee Ave. Chicago, IL 60630		0.00
		Savings Account TCF Bank 4930 N. Milwaukee Ave. Chicago, IL 60630		0.01
3. Security deposits with public utilities, telephone companies, landlords, and others. 4. Household goods and furnishings, including audio, video, and computer equipment.	X	Household Furniture and Goods		450.00
Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Debtors possession Books, pictures, and miscellaneous art objects Debtors possession		5.00
6. Wearing apparel.		Wearing Apparel Debtors possession		200.00
7. Furs and jewelry.		Furs and Jewelry		400.00

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In re Mary Elizabeth Navta Case No. _ Debtor (If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
8. Firearms and sports, photographic, and other hobby equipment.		Debtors possession Sports equipment, bicycles, cameras and other personal possessions Debtors possession		300.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each issuer. 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X X X	401K/Pension Plan Elca Board of Pensions 800 Marquette Ave., Ste. 1050 Minneapolis, MN 55402		13,000.00
 Stock and interests in incorporated and unincorporated businesses. Itemize. Interests in partnerships or joint ventures. Itemize. Government and corporate bonds and other negotiable and non-negotiable instruments. Accounts receivable. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars. Other liquidated debts owing debtor including tax refunds. Give particulars. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 	X X X X X			

Debtor

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In re Mary Elizabeth Navta

Case No. _

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Е	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

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In re	Mary Elizabeth Navta	Case No.
	Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

	11 U.S.C. § 522(b)(2)	
◩	11 U.S.C. § 522(b)(3)	

 $\hfill \Box$ Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash on hand	735 I.L.C.S 5§12-1001(b	50.00	50.00
Checking Account #	735 I.L.C.S 5§12-1001(b	0.00	0.00
Savings Account	735 I.L.C.S 5§12-1001(b	0.01	0.01
Household Furniture and Goods	735 I.L.C.S 5§12-1001(b	450.00	450.00
Books, pictures, and miscellaneous art objects	735 I.L.C.S 5§12-1001(b	5.00	5.00
Wearing Apparel	735 I.L.C.S 5§12-1001	200.00	200.00
Furs and Jewelry	735 I.L.C.S 5§12-1001(b	400.00	400.00
Sports equipment, bicycles, cameras and other personal possessions	735 I.L.C.S 5§12-1001(b	300.00	300.00
401K/Pension Plan	735 I.L.C.S 5§12-1006	13,000.00	13,000.00

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Official Form 6D (10/06)

In re _	Mary Elizabeth Navta	,	Case No.	
	Debtor			(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C §112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

 $\boxed{\mathbf{V}}$ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
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			VALUE\$					
ACCOUNT NO.								
			VALUE \$			Ц		
ACCOUNT NO.								
			VALUE \$					
continuation sheets attached			(Total c	Sub	tota	l≯	\$ 0.00	\$ 0.00
			(Use only o	n la	Tota st pa	l≯ lge)	\$ 0.00	\$ 0.00

(Report total also on (If applicable, reposummary of Schedules) also on Statistical

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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Official Form 6E (4/07)

In re Mary Elizabeth Navta	, Case No
Debtor	(if known)
SCHEDULE E - CREDITORS H	IOLDING UNSECURED PRIORITY CLAIMS
unsecured claims entitled to priority should be listed in this saddress, including zip code, and last four digits of the account	parately by type of priority, is to be set forth on the sheets provided. Only holders of schedule. In the boxes provided on the attached sheets, state the name, mailing nt number, if any, of all entities holding priority claims against the debtor or the ion. Use a separate continuation sheet for each type of priority and label each with
the debtor chooses to do so. If a minor child is a creditor, inc	btor has with the creditor is useful to the trustee and the creditor and may be provided dicate that by stating "a minor child." and do not disclose the child's name. See 11 name, address, and legal relationship to the minor child of a person described in
entity on the appropriate schedule of creditors, and complete both of them or the marital community may be liable on each Joint, or Community." If the claim is contingent, place an "X	be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, h claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" d, place an "X" in the column labeled "Disputed." (You may need to place an "X" in
	box labeled "Subtotals" on each sheet. Report the total of all claims listed on this e completed schedule. Report this total also on the Summary of Schedules.
amounts entitled to priority listed on this Schedule E in the b	ed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all box labeled "Total" on the last sheet of the completed schedule Individual debtors with 13 report this total also on the Statistical Summary of Certain Liabilities and Related
Report the total of amounts not entitled to priority	listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of a

amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic Support Obligat	ions
--------------------------	------

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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Official Form 6E (4/07) - Cont.

In re_ Mary Elizabeth Navta	, Case No
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisher	rman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to $2,425$ for deposits for the purchase, lease, or were not delivered or provided. 11 U.S.C. $507(a)$ (7).	rental of property or services for personal, family, or household use, that
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local government	ernmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Inst	titution
Claims based on commitments to the FDIC, RTC, Director of the Office of Governors of the Federal Reserve System, or their predecessors or successors, U.S.C. § 507 (a)(9).	
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a moto alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	r vehicle or vessel while the debtor was intoxicated from using

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

____ continuation sheets attached

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Official Form 6F (10/06)

In re _	Mary Elizabeth Navta	, Case No
	Debtor	(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5824	T		Consideration: Cable Television				
Americollect, Inc. o/b/o Time Warner Cable 814 S. 8th St. Manitowoc, WI 54220-4503							96.00
ACCOUNT NO. 3459	t		Consideration: Credit card debt			H	
Arrow Financial 5996 W. Touhy Ave. Niles, IL 60714-4610							239.00
ACCOUNT NO. 1488	t		Consideration: Cable Television			H	
Asset Acceptance o/b/o SBC Wisco PO BOX 2036 Warren, MI 48090-2036							456.00
ACCOUNT NO. Mary Navta	t		Consideration: Medical services			H	
ATG Credit o/b/o Dr. Bruce Bell PO BOX 14895 Chicago, IL 60614-0895							37.00
5 continuation sheets attached	-			Subt	otal	>	\$ 828.00
Total > \$							

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) Case 07-72880 Doc 1 Filed 11/28/07 Entered 11/28/07 09:55:41 Desc Main Page 16 of 43 Document

Official Form 6F (10/06) - Cont.

In re _	Mary Elizabeth Navta	Case No	
	Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Consideration: Judgment auto accident				
Boyd Head c/o Raymond A. Boldt Atty 209 Park Mundelein, IL 60060							2,949.00
ACCOUNT NO. 557009179961	\top		Consideration: Credit card debt			r	
Capital One PO BOX 85520 RIchmond, VA 23285-5520							931.00
ACCOUNT NO. 42885	\top		Consideration: Medical services			Г	
Centegra Health Systems PO BOX 1447 Woodstock, IL 60098							42.26
ACCOUNT NO. 42885	+		Consideration: Medical services			H	
Centegra Health Systems PO BOX 1447 Woodstock, IL 60098							74.74
ACCOUNT NO. 76886610	+		Consideration: Medical services		\vdash	\vdash	
Centegra Health Systems PO BOX 1447 Woodstock, IL 60098							247.88
Sheet no of _5 continuation sheets a to Schedule of Creditors Holding Unsecured	ttached			Sub	tota	l ≻	\$ 4,244.88
Nonpriority Claims				71	oto]		¢

Nonpriority Claims

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Official Form 6F (10/06) - Cont.

In re _	Mary Elizabeth Navta	Case No	
	Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 57			Consideration: Medical services	T			
Certified Services o/b/o Condell Acute Care PO BOX 24 Waukegan, IL 60079-0024							20.00
ACCOUNT NO. 2707	1		Consideration: Medical services				
Cody Chiropractic Wellness Ctr 930 Route 22 Fox RIver Grove, IL 60021							155.92
ACCOUNT NO. 347444099	1		Consideration: Student Loans				
Direct Loans US Dept of Education PO BOX 7202 Utica, NY 13504-7202							8,243.53
ACCOUNT NO. MaryNavta			Consideration: Medical services	T			
Dr. Bruce Bell 910 State Highway 22 Fox River Grove, IL 60021							Unknown
ACCOUNT NO. 594			Consideration: Medical services	\dagger			
KCA Financial o/b/o Delnor Community Hospiatl PO BOX 53 Geneva, IL 60134-0053							668.00
Sheet no. 2 of 5 continuation sheets at	tached	<u> </u>	L	Sub	tota	l ≻	\$ 9,087.45
to Schedule of Creditors Holding Unsecured Nonpriority Claims				7	Cota	1	\$

Nonpriority Claims

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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Official Form 6F (10/06) - Cont.

In re _	Mary Elizabeth Navta	Case No	
	Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 324			Consideration: Medical services				
KCA Financial o/b/o Delnor Community Hospital PO BOX 53 Geneva, IL 60134							298.00
ACCOUNT NO. 551			Consideration: Medical services				
KCA Financial o/b/o Delnor Community Hospital PO BOX 53 Geneva, IL 60134-0053							334.00
ACCOUNT NO. 369	\dagger		Consideration: Medical services	t			
KCA FInancial o/b/o Delnor Community Hospital PO BOX 53 Geneva, IL 60134-0053							149.00
ACCOUNT NO. 343	\dagger		Consideration: Medical services	\dagger			
KCA Financial o/b/o Delnor Community Hospital PO BOX 53 Geneva, IL 60134-0053							447.00
ACCOUNT NO. 538	+		Consideration: Medical services	T			
KCA Financial o/b/o Delnor Financial Services PO BOX 53 Geneva, IL 60134-0053							587.00
Sheet no. 3 of 5 continuation sheets at to Schedule of Creditors Holding Unsecured	tached			Sub	tota	 ≻	\$ 1,815.00
Nonpriority Claims				т	'otal		\$

Nonpriority Claims

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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Official Form 6F (10/06) - Cont.

In re _	Mary Elizabeth Navta	Case No.
	Debtor	(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 151295			Consideration: Medical services				
Lake Cook Orthopedic Assoc. 27401 W. Hwy. 22-Suite 125 Barrington, IL 60010							660.00
ACCOUNT NO. 1117			Consideration: Credit card debt				
Marlin Integrated Capital 507 Prudential Rd. Horsham, PA 19044-2308							336.00
ACCOUNT NO. 12657-QMRIG			Consideration: Medical services				
McHenry Radiologists PO BOX 220 McHenry< IL 60050							145.51
ACCOUNT NO. 1523	+		Consideration: Medical services				
MedClear Inc. 507 Prudential Rd. Horsham, PA 19044							280.00
ACCOUNT NO.	+		Consideration: Medical services	+			
MedClear Inc. 507 Prudential Rd. Horsham, PA 19044							37.00
Sheet no. 4 of 5 continuation sheets a to Schedule of Creditors Holding Unsecured	attached			Sub	tota	l ≻	\$ 1,458.51
Nonpriority Claims				т	ota]	ı 🛌	\$

Nonpriority Claims

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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Official Form 6F (10/06) - Cont.

In re _	Mary Elizabeth Navta	Case No	
	Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1501754 Medical Collection Systems o/b/o Greater Barrington Family Health 725 Wells Ave., Ste. 700 Chicago, IL 60607			Consideration: Medical services				428.00
ACCOUNT NO. 110200 Michael Zgoba, DDS, PC 206 NW Hwy. Fox River Grove, IL 60021			Consideration: Medical services				46.40
ACCOUNT NO. 012844 Simpson Eye Associates 650 Springhill RIng Rd. Suite 2020 Dundee, IL 60118-1278			Consideration: Credit card debt				164.93
ACCOUNT NO. 645 State Collection Services o/b/o WPL Company Dba Alliant Energy 2509 S Stoughton Rd. Madison, WI 53716-3314			Consideration: Energy Bill				651.00
ACCOUNT NO. 96931309 Wells Fargo Financial 5657 Northwest Hwy Crystal Lake, IL 60014			Consideration: Personal loan				5,696.56
Sheet no. <u>5</u> of <u>5</u> continuation sheets att to Schedule of Creditors Holding Unsecured	ached			Sub	tota	ı >	\$ 6,986.89

Nonpriority Claims

24,420.73

Official Form B6G (10/05)

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In re	Mary Elizabeth Navta	Case No.	
	Debtor		(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child." and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

$ \sqrt{} $	Check this box if debtor has no executory contracts or unexpired leases
---------------	---

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Official Form B6H (10/05)

Case 07-72880

Debtor

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Desc Main

n re	Mary	Elizabeth	Navta

Case No.

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child." See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

•	
V	

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Debtor's Marital

Employment:

Name of Employer How long employed

Address of Employer

Occupation

Status:

Single

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filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

RELATIONSHIP(S): No dependents

Church Administrative Assistant St. Barnabas Lutheran Church

8901 S. Cary Algonquin Rd.

DEBTOR

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SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is

Case

DEPENDENTS OF DEBTOR AND SPOUSE

(if known)

AGE(S):

SPOUSE

N.A.

Case 07-72880

Debtor

Mary Elizabeth Navta

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBT	OR	SPC	OUSE
 Current monthly gross wages, salary, and commissions (Prorate if not paid monthly.) 	\$	142.00	\$	N.A.
2. Estimated monthly overtime	\$	0.00	\$	N.A
3. SUBTOTAL	\$2,1	142.00	\$	N.A
4. LESS PAYROLL DEDUCTIONS				
a. Payroll taxes and social securityb. Insurancec. Union Duesd. Other (Specify:	\$2 \$ \$	0.00 0.00 0.00 0.00	\$ \$ \$	N.A N.A N.A
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$	401.90	\$	N.A
6 TOTAL NET MONTHLY TAKE HOME PAY	\$1,7	740.10	\$	N.A
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$	0.00	\$	N.A
8. Income from real property	\$	0.00	\$	N.A
9. Interest and dividends	\$	0.00	\$	N.A
10. Alimony, maintenance or support payments payable to the debtor for the	\$	0.00	\$	N.A
debtor's use or that of dependents listed above.	Ψ		Ψ	11.7
Social security or other government assistance (Specify)	\$	0.00	\$	N.A
12. Pension or retirement income	\$	0.00	\$	N.A
13. Other monthly income	\$	0.00	\$	N.A
(Specify)	\$	0.00	\$	N.A
14. SUBTOTAL OF LINES 7 THROUGH 13	\$	0.00	\$	N.A
15. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 14)	\$1,7	740.10	\$	N.A
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15.)	o on Summary of		1,740.10	

Official Form 6J (10/06) 07-72880 Doc 1 Filed 11/28/07 Entered 11/28/07 09:55:41 Desc Main Document Page 24 of 43

In re	Mary Elizabeth Navta	Case No
_	Debtor	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL	L DEBTO	R(S)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the defiled. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate.	otor's family at t	ime case
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separal labeled "Spouse."	rate schedule of	expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$	450.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? YesNo		
2. Utilities: a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	0.00
c. Telephone	\$	50.00
d. Other <u>Cellular</u>	\$	30.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	400.00
5. Clothing	\$	60.00
6. Laundry and dry cleaning	\$	15.00
7. Medical and dental expenses	\$	170.00
8. Transportation (not including car payments)	\$	120.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	110.00
10.Charitable contributions	\$	0.00
11.Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d.Auto		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d.Auto	\$	0.00
e. Other	\$	0.00
12.Taxes (not deducted from wages or included in home mortgage payments)		
ş (Specify)	\$	0.00
g 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
g a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
a. Auto b. Other c. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home.	\$	0.00
5. 1 dynamics for support of additional dependents not fiving at your nome	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
§ 17. Other Personal Expenses	\$	75.00
§ 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	1,780.00
gif applicable, on the Statistical Summary of Certain Liabilities and Related Data)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing None	ng of this docum	nent:
None None		
20 STATEMENT OF MONTHLY NET INCOME		
20. STATEMENT OF MONTHLY NET INCOME	ø	1.510.10
a. Average monthly expenses from Line 15 of Schedule I	\$	1,740.10
b. Average monthly expenses from Line 18 above	\$	1,780.00
c. Monthly net income (a. minus b.)	\$	39.90_

Official Form 6 - Summary (10/06)

United States Bankruptcy Court

Northern District of Illinois

Case No.
Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 0.00		
B – Personal Property	YES	3	\$ 14,405.01		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	6		\$ 24,420.73	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,740.10
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 1,780.00
тот	ΓAL	18	\$ 14,405.01	\$ 24,420.73	

Official Exempt-States Symmetry (#1166) 11/28/07 Entered 11/28/07 09:55:41 Desc Main United States Bairr uptcy Court Northern District of Illinois

In re	Mary Elizabeth Navta	Case No.	
	Debtor		
		Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the Following:

Average Income (from Schedule I, Line 16)	\$ 1,740.10
Average Expenses (from Schedule J, Line 18)	\$ 1,780.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 2,142.00

State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 24,420.73
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 24,420.73

Official Form (Case 07-72880) Doc 1 Filed 11/28/07 Entered 11/28/07 09:55:41 Desc Main Document Page 27 of 43

In re	Mary Elizabeth Navta	Case No.
	Debtor	(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

I declare under penalty of perjury that I have read the for summary page plus 2), and that they are true and correct to the best	st of my knowledge, information, and belief.	
Date 28 November 2007	Signature: /s/ Mary Elizabeth Navta	
	Debtor:	
Date	Signature: Not Applicable	
	(Joint Debtor, if any)	
	[If joint case, both spouses must sign.]	
compensation and have provided the debtor with a copy of this docu 110(h) and 342(b); and, (3) if rules or guidelines have been promulg	ition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document and the notices and information required under 11 U.S.C. §§ 110 ated pursuant to 11 U.S.C. § 110 setting a maximum fee for services of the maximum amount before preparing any document for filing for a definition of the preparation of the prep	0(b), chargeabl
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)	
If the bankruptcy petition preparer is not an individual, state the name, title (if ar who signs this document.	y), address, and social security number of the officer, principal, responsible persor	n, or partne
Address X		
Cignoture of Donlementary Potition Proposer	Date	
Names and Social Security numbers of all other individuals who prepared or assist If more than one person prepared this document, attach additional signed sheets c	ed in preparing this documen, unless the bankruptcy petition preparer is not an indi	vidualt:
If more than one person prepared this document, attach additional signed sheets c	onforming to the appropriate Official Form for each person.	
	Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11	U.S.C. § 110
DECLARATION UNDER PENALTY OF PERJUR	Y ON BEHALF OF A CORPORATION OR PARTNERSHIP	
Date	Signature:	
	[Print or type name of individual signing on behalf of deb	otor.]
[An individual signing on behalf of a partnership or o	orporation must indicate position or relationship to debtor.]	

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Case 07-72880 Doc 1 Filed 11/28/07 Entered 11/28/07 09:55:41 Desc Main UNITEDDSTATIES BARNIGERIST C3Y COURT Northern District of Illinois

In Re	Mary Elizabeth Navta	Case No.
-		(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or selfemployed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT		SOURCE
2007	21420.00	Employment	
2006	25704.00	Employment	
2005	25704.00	Employment	

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

Crystal Lake, IL 60014

None \boxtimes c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT PAID AMOUNT STILL AND RELATIONSHIP TO DEBTOR **PAYMENTS OWING** 4. Suits and administrative proceedings, executions, garnishments and attachments None List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) CAPTION OF SUIT NATURE OF PROCEEDING COURT OR STATUS OR AND CASE NUMBER AGENCY AND LOCATION DISPOSITION Wells Fargo Financial Pending Garnishment 12th Judicial District Acceptance vs. Mary Will County E. Navta None Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAME AND ADDRESS OF DESCRIPTION AND DATE OF PERSON FOR WHOSE BENEFIT VALUE OF PROPERTY **SEIZURE** PROPERTY WAS SEIZED \$1.819.00 from TCF Wells Fargo Financial 6-12-07 5657 Northwest Hwy Account

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

Wells Fargo Financial Acceptance 5657 Northwest Hwy Crystal Lake, IL 60014 2/2004

2000 Chevrolet Cavalier

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

None	List all property owned b	by another person that the debtor holds or con	trols.
	NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
None	15. Prior address of debto	within the three years immediately preceding	d li-t -11
	premises which the debte	or occupied during that period and vacated proor also any separate address of either spouse	ior to the commencement of this case. If a
	premises which the debte	or occupied during that period and vacated pr	ior to the commencement of this case. If a

16. Spouses and Former Spouses

None

 \boxtimes

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

None

X

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME TAXPAYER ADDRESS NATURE OF BUSINESS BEGINNING AND I.D. NO. (EIN) ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

* * * * * *

Case 07-72880 Doc 1 Filed 11/28/07 Document F

X
Signature of Bankruptcy Petition Preparer

' Entered 11/28/07 09:55:41 Desc Main Page 36 of 43

November 2007	Signature of Debtor	/s/ Mary Elizabeth Navta MARY ELIZABETH NAVTA	
CERTIFICATION AND SIGNAT	URE OF NON-ATTORNEY	BANKRUPTCY PETITION PREPARER (See 11	U.S.C. § 110)
and have provided the debtor with a copy guidelines have been promulgated pursu we given the debtor notice of the maximu	y of this document and the no ant to 11 U.S.C. § 110 settir	tices and required under 11U.S.C. §§ 110(b), 110(h), g a maximum fee for services chargeable by bankrup	and 342(b); otcy petition
ed Name of Bankruptcy Petition Preparer		Social Security No. (Required by 11 U.S.C. § 110(c).)	
ed Name of Bankruptcy Petition Preparer			
1	and have provided the debtor with a copy guidelines have been promulgated pursua	and have provided the debtor with a copy of this document and the no guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting two given the debtor notice of the maximum amount before preparing a	CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 ander penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this do and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptive given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any stired in that section.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

0 continuation sheets attached

Form B8 (Official Form 8) Case 07-72880 Doc 1 Filed 11/28/07 Entered 11/28/07 09:55:41 Desc Main Document Page 37 of 43 UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Mary Elizabeth Navta		,	Case No.			
	Debtor			Chapter	7	
CI	HAPTER 7 INDIV	IDUAL DEB	TOR'S STATEM	MENT OF INTE	NTION	
I have filed a schedu	I tle of assets and liabil tle of executory contra lowing with respect to	acts and unexpi	red leases which inc	cludes personal proj	perty subject to an u	-
Description of Secured Property	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)
NONE						
Description of Leased Property	Lessor's Name		Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			
NONE						
	I		I	I		
Date:28 November 2007		/s/ Mary Eliz	zabeth Navta			
		Signature of	Debtor M	ARY ELIZABET	TH NAVTA	

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CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for s notice of the maximum amount before preparing any document for filing for a debt Printed or Typed Name of Bankruptcy Petition Preparer	
If the bankruptcy petition preparer is not an individual, state the nam	
principal responsible person or partner who signs this document.	
Address X Signature of Bankruptcy Petition Preparer	 Date
X	

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of periury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

this notice required by § 342(b) of the Bankruptcy Code.	
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security
	number of the officer, principal, responsible person, or partner of
	the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer,	
principal, responsible person, or partner whose Social	
Security number is provided above	

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Mary Elizabeth Navta	x/s/ Mary Elizabeth Navta 28 November 2007
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X
	Signature of Joint Debtor (if any) Date

Americollect, Inc. o/b/o Time Warner Cable 814 S. 8th St. Manitowoc, WI 54220-4503

Arrow Financial 5996 W. Touhy Ave. Niles, IL 60714-4610

Asset Acceptance o/b/o SBC Wisco PO BOX 2036 Warren, MI 48090-2036

ATG Credit o/b/o Dr. Bruce Bell PO BOX 14895 Chicago, IL 60614-0895

Boyd Head c/o Raymond A. Boldt Atty 209 Park Mundelein, IL 60060

Capital One PO BOX 85520 RIchmond, VA 23285-5520

Centegra Health Systems PO BOX 1447 Woodstock, IL 60098

Centegra Health Systems PO BOX 1447 Woodstock, IL 60098

Centegra Health Systems PO BOX 1447 Woodstock, IL 60098

Certified Services o/b/o Condell Acute Care PO BOX 24 Waukegan, IL 60079-0024 Cody Chiropractic Wellness Ctr 930 Route 22 Fox RIver Grove, IL 60021

Direct Loans
US Dept of Education
PO BOX 7202
Utica, NY 13504-7202

Dr. Bruce Bell 910 State Highway 22 Fox River Grove, IL 60021

KCA Financial o/b/o Delnor Community Hospiatl PO BOX 53 Geneva, IL 60134-0053

KCA Financial o/b/o Delnor Community Hospital PO BOX 53 Geneva, IL 60134

KCA Financial o/b/o Delnor Community Hospital PO BOX 53 Geneva, IL 60134-0053

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McHenry Radiologists PO BOX 220 McHenry< IL 60050

MedClear Inc. 507 Prudential Rd. Horsham, PA 19044

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Medical Collection Systems o/b/o Greater Barrington Family Health 725 Wells Ave., Ste. 700 Chicago, IL 60607

Michael Zgoba, DDS, PC 206 NW Hwy. Fox River Grove, IL 60021

Simpson Eye Associates 650 Springhill RIng Rd. Suite 2020 Dundee, IL 60118-1278

State Collection Services o/b/o WPL Company Dba Alliant Energy 2509 S Stoughton Rd. Madison, WI 53716-3314

Wells Fargo Financial 5657 Northwest Hwy Crystal Lake, IL 60014